



Order Filed on June 25, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank

In Re:
Angela D. Howell,

Debtor.

Case No.: 15-19119 JNP

Adv. No.:

Hearing Date: 6/30/2020 @ 11:00 a.m..

Judge: Jerrold N. Poslusny Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: June 25, 2020

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

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Debtor: Angela D. Howell

Case No: 15-19119 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon appearing, upon a certification of default as to real property located at 41 Delaware Avenue, Erial, NJ 08081, and it appearing that notice of said certification was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Joseph J. Rogers, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of June 15, 2020, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2020 through June 2020 for a total post-petition default of \$4,451.30 (2 @ \$1,289.18, 2 AO @ \$800.57, \$200.00 for attorney f/c. 2 late charges @ \$51.56, less suspense of \$31.32); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$1,300.00 to be received no later than June 30, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$3,151.30 will be paid over six months by Debtor remitting \$525.21 per month for five months and \$525.25 for one month, which additional payments shall begin on July 1, 2020 until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume July 1, 2020, directly to Secured Creditor's servicer, MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that the order survives the discharge and the post-petition arrears will not be discharged and the Certification of Default is hereby resolved.